

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE:

CHAPTER 13

KATHERINE THOMAS

CASE NO. 17-10697-SDM

**DEBTOR'S CERTIFICATION AND
MOTION FOR ENTRY OF CHAPTER 13 DISCHARGE
PURSUANT TO 11 U.S.C. §1328 (a) and (h)**

THIS MOTION SEEKS AN ORDER DISCHARGING THE DEBTOR(S) PURSUANT TO §1328(a) OF THE BANKRUPTCY CODE. IF YOU OPPOSE THIS MOTION, YOU MUST FILE A RESPONSE WITH THE COURT WITHIN 21 DAYS FROM THE DATE LISTED BELOW IN THE CERTIFICATE OF SERVICE. YOUR RESPONSE MUST SET FORTH THE SPECIFIC FACTUAL ALLEGATION WITH WHICH YOU DISAGREE AND A COPY OF YOUR RESPONSE MUST BE SERVED ON THE DEBTOR(S) AND DEBTOR'S(S') ATTORNEY. IF NO TIMELY RESPONSE IS FILED, THE COURT MAY GRANT THIS MOTION WITHOUT HOLDING A HEARING. A TIMELY RESPONSE IS NECESSARY FOR A HEARING TO BE HELD.

1. By signing below, the Debtor(s) certify under penalty of perjury that the following statements are true and correct:

A. I have completed a personal financial management instructional course provided through an agency approved by the United States Trustee and have filed a statement, prepared as prescribed by Official Form 23, regarding completion of said course. **11 U.S.C. §1328 (g).**

B. All pre-petition amounts owed by me on a domestic support obligation, if any, have been paid to the extent provided by the plan. All post-petition amounts owed by me on a domestic support obligation, if any, have been paid. **11 U.S.C. §1328 (a).**

C. I have not received a discharge under chapter 7, 11 or 12 of the Bankruptcy Code in a prior case filed during the four-year period preceding the date that the petition was filed in this case. **11 U.S.C. §1328 (f)(1).**

D. I have not received a discharge under chapter 13 of the Bankruptcy Code in a prior case filed during the two-year period before the date that the petition was filed in this case. **11 U.S.C. §1328 (f)(2).**

E. I have not been convicted of a felony, the circumstances of which would demonstrate that the filing of this bankruptcy case constituted an abuse of the provisions of the Bankruptcy

CERTIFICATE OF SERVICE

I, Michael W. Boyd, attorney of record for the Debtor herein, do hereby certify that I have this day electronically filed the above and foregoing Certification and Motion for Entry of Chapter 13 Discharge with the Clerk of the United States Bankruptcy Court using the ECF system which sent notification of such filing to the following:

Office of the United States Trustee
USTPRegion05.AB.ECF@usdoj.gov

Locke D. Barkley
sbeasley@barkley13.com

and I hereby certify that I have mailed by United States Postal Service the document to all creditors listed on the matrix.

This, the 25th day of March, 2022.

/s/ Michael W. Boyd
MICHAEL W. BOYD

Michael W. Boyd
MS Bar No. 4216
Attorney at Law
Post Office Box 1586
Greenville, MS 38702-1586
662/332-0202

F. If I owe a debt arising from: (i) any violation of any State or Federal securities laws, regulations or orders, (ii) fraud, deceit or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security, (iii) a civil remedy under § 1964 of Title 18 of the United States Code, or (iv) that caused serious injury or death to another individual in the preceding five years, then I have not claimed an exemption for my residence in an amount in excess of the statutory cap as prohibited by §522(q)(1) of the Bankruptcy Code. 11 U.S.C. §1328 (h)(1) and 11 U.S.C. §1328 (q)(1)(B).

G. No proceeding is pending in which I may be found guilty of a felony of the kind described in §522(q)(1)(A) or in which I may be found liable for a debt of the kind described in §522(q)(1)(B). 11 U.S.C. §1328 (h)(2).

H. I have made all payments required by my confirmed Chapter 13 plan or have, by separate motion, moved for the entry of a hardship discharge pursuant to 11 U.S.C. §1328 (b).

2. Debtor(s) hereby move the Court for the entry of a discharge order in this case.

Signed:

Katherine Thomas
Katherine Thomas

3-24-22
Date

/s/ Michael W. Boyd

Michael W. Boyd
Attorney for Debtor
MS Bar No. 4216
Post Office Box 1586
Greenville, MS 3802-1586
662/332-0202

3-24-22
Date

3. Mailing address for filing responses:

Shallanda J. Clay, Clerk
U.S. Bankruptcy Court
703 Highway 145 North
Aberdeen, MS 39730

17-10697-SDM Katherine Thomas**Case type: bk Chapter: 13 Asset: Yes Vol: v Judge: Selene D. Maddox****Date filed: 02/28/2017 Date of last filing: 03/20/2022 Plan confirmed: 05/23/2017**

Creditors

C Spire
1018 Highland Colony Pkwy, Suite 300
Ridgeland, MS 39157
(3513723)
(cr)

Capital One
Attn: General Correspondence/Bankruptcy
Po Box 30285
Salt Lake City, UT 84130
(3513724)
(cr)

Capital One
Attn: General Correspondence/Bankruptcy
Po Box 30285
Salt Lake City, UT 84130
(3506810)
(cr)

Capital One
15000 Capital One Drive
Henrico, VA 23238
(3513725)
(cr)

Cardworks/CW Nexus
Attn: Bankruptcy
Po Box 9201
Old Bethpage, NY 11804
(3513726)
(cr)

Cardworks/CW Nexus
Attn: Bankruptcy
Po Box 9201
Old Bethpage, NY 11804
(3506811)
(cr)

Chase Receivables
1247 Broadway
Sonoma, CA 95476
(3506812)
(cr)

Chase Receivables
1247 Broadway
Sonoma, CA 95476
(3513727)
(cr)

Credit One Bank Na
Po Box 98873
Las Vegas, NV 89193
(3513728)
(cr)

Credit One Bank Na
Po Box 98873
Las Vegas, NV 89193
(3506813)
(cr)

Credit Plan Of Green 1701-B Strong Avenue Greenwood, MS 38930	(3506814) (cr)
Credit Plan Of Greenwood 1701-B Strong Avenue Greenwood, MS 38930	(3513729) (cr)
Direct TV P.O. Box 6550 Englewood, CO 80155-6550	(3513730) (cr)
Fac/nab 480 James Robertson Pkwy Nashville, TN 37219	(3513731) (cr)
Fac/nab 480 James Robertson Pkwy Nashville, TN 37219	(3506815) (cr)
Fed Loan Sevicig Po Box 69184 Harrisburg, PA 17106	(3513732) (cr)
Fed Loan Sevicig Po Box 69184 Harrisburg, PA 17106	(3506816) (cr)
First Heritage 114 Veterns Memorial Drive Kosciusko, MS 39090	(3513733) (cr)
First Tower Loan, LLC P.O. Box 320001 Flowood, MS 39232	(3524542) (cr)
Fstheritag 114 Veterns Memorial Drive Kosciusko, MS 39090	(3506817) (cr)
Grand Canyon University 3300 West Camel Back Road Phoenix, AZ 85017	(3537534) (cr)
Harold Reed, II 2006 Kildare Street NW Huntsville, AL 35811	(3513734) (cr)
Lend Up 237 Kearney St, #372 San Francisco, CA 94108	(3513735) (cr)
LVNV Funding, LLC its successors and assigns as assignee of FNBM, LLC	(3559499) (cr)

Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

MERRICK BANK

Resurgent Capital Services (3548621)
PO Box 10368 (cr)
Greenville, SC 29603-0368

Merrick Bank Corp

PO Box 9201 (3513736)
Old Bethpage, NY 11804 (cr)

Midland Funding, LLC

Midland Credit Management, Inc. as
agent for Midland Funding, LLC (3563546)
PO Box 2011 (cr)
Warren, MI 48090

Network Collection S

P O Box 1725 (3513737)
Hattiesburg, MS 39403 (cr)

Network Collection S

P O Box 1725 (3506818)
Hattiesburg, MS 39403 (cr)

Nissan

POB 660366 (3508591)
Dallas, TX 75266-0366 (cr)

Nissan Motor Acceptanc

Po Box 660360 (3506819)
Dallas, TX 75266 (cr)

Nissan Motor Acceptanc

Po Box 660360 (3513738)
Dallas, TX 75266 (cr)

Portfolio Recovery Associates, LLC

POB 41067 (3572788)
Norfolk VA 23541 (cr)

PRA Receivables Management, LLC

PO Box 41021 (3507696)
Norfolk, VA 23541 (cr)

Republic Finance

508 W Park Ave (3513739)
Greenwood, MS 38930 (cr)

Republic Finance Co.

508 W Park Ave (3506820)
Greenwood, MS 38930 (cr)

Republic Finance, LLC
1140 Roma Avenue
Hammond, LA 70403
(3530827)
(cr)

Smith Rouchin & Associates
Sra
1456 Ellis Ave
Jackson, MS 39204
(3513740)
(cr)

Smith Rouchin & Associates
Sra
1456 Ellis Ave
Jackson, MS 39204
(3506821)
(cr)

Synchrony Bank/ JC Penneys
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896
(3506822)
(cr)

Synchrony Bank/ JC Penneys
Attn: Bankruptcy
Po Box 956060
Orlando, FL 32896
(3513741)
(cr)

Tower Loan
Attn: Bankruptcy
406 Liberty Park Court
Flowood, MS 39232
(3506823)
(cr)

Tower Loan of Lexington
PO Box 320367
Flowood, MS 39232
(3513742)
(cr)

Tower Loan of Lexington
PO Box 32067
Flowood, MS 39232
(3513743)
(cr)

U.S. Department of Education
c/o FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184
(3568077)
(cr)

Verizon
by American InfoSource LP as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118
(3549651)
(cr)

World Omni Financial
6150 Omni Park Dr
Mobile, AL 36609
(3506824)
(cr)

World Omni Financial
6150 Omni Park Dr
Mobile, AL 36609
(3513744)
(cr)

World Omni Financial Corp. Its Successor and

Assigns

c/o Weltman, Weinberg & Reis Co LPA

323 W. Lakeside Ave Suite 200

Cleveland, OH 44113

(3528588)

(cr)

PACER Service Center			
Transaction Receipt			
03/25/2022 07:41:57			
PACER Login:	boydlawoffice	Client Code:	
Description:	Creditor List	Search Criteria:	17-10697-SDM Creditor Type: cr
Billable Pages:	2	Cost:	0.20